

Information to identify the case:

Debtor 1	Susan L. Childers	Social Security number or ITIN	xxx-xx-2306
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	16-24725-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan L. Childers

3/15/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Susan L. Childers
Debtor

Case No. 16-24725-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 15, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2022:

Recip ID	Recipient Name and Address
db	+ Susan L. Childers, 1011 Mars Hill Road, Sutersville, PA 15083-1086
cr	+ Fay Servicing, LLC as Servicer for Wilmington Savi, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
cr	+ Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
cr	+ Wilmington Savings Fund Society, FSB d/b/a Christi, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150, Carrollton, TX 75006-3357
cr	+ Wilmington Savings Fund Society, FSB, as indenture, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14340293	+ Allegheny Radiology Associates, LTD, P.O. Box 3425, Pittsburgh, PA 15230-3415
14340294	+ Bayview Loan Servicing, LLC, c/o Mark J. Udren, Esquire, Udren Law Offices, P.C., 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620
14340295	+ Berkheimer Tax Administrator, P.O. Box 25153, Lehigh Valley, PA 18002-5153
14340297	+ Christopher W. Childers, 1011 Mars Hill Road, Sutersville, PA 15083-1086
14340303	+ Premier Medical Associates, P.O. Box 644984, Pittsburgh, PA 15264-4984
15055438	+ Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 16 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2022 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 16 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 15 2022 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14401678	EDI: AIS.COM	Mar 16 2022 03:48:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14419505	+ EDI: LCIBAYLN	Mar 16 2022 03:48:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1873
14355190	EDI: CAPITALONE.COM	Mar 16 2022 03:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14379995	Email/PDF: bncnotices@becket-lee.com	Mar 15 2022 23:52:22	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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14340298	+ EDI: WFNNB.COM	Mar 16 2022 03:48:00	Comenity Bank/Dress Barn, P.O. Box 182789, Columbus, OH 43218-2789
14340299	+ EDI: WFNNB.COM	Mar 16 2022 03:48:00	Comenity Capital/Blair, P.O. Box 182120, Columbus, OH 43218-2120
14340300	+ Email/Text: bdsupport@creditmanagementcompany.com	Mar 15 2022 23:49:00	Credit Management Co., 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14340301	+ Email/Text: bankruptcy@huntington.com	Mar 15 2022 23:49:00	Huntington National Bank, P.O. Box 182519, Columbus, OH 43218-2519
14340302	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 15 2022 23:48:00	Kohls/Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
14367901	+ EDI: RECOVERYCORP.COM	Mar 16 2022 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14340304	Email/Text: amieg@stcol.com	Mar 15 2022 23:48:00	State Collection Service Inc., 2509 S. Stoughton Road, Madison, WI 53716
14344554	+ Email/Text: bankruptcy@huntington.com	Mar 15 2022 23:49:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
14368419	EDI: WFFC.COM	Mar 16 2022 03:48:00	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
14340305	+ EDI: WFFC.COM	Mar 16 2022 03:48:00	Wells Fargo Dealer Services, P.O. Box 17900, Denver, CO 80217-0900

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Fay Servicing, LLC as servicer for Wilmington Savi
cr		Wilmington Savings Fund Society
cr		Wilmington Savings Fund Society, FSB, as indenture
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15238476	*	Wilmington Savings Fund Society, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14340296	##+	Capital One Bank (USA) N.A., c/o Kenneth Hayes, Esquire, Hyat, Hayt & Landau, LLC, 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003

TOTAL: 5 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: auto

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com
Alexandra Teresa Garcia	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com
Brett A. Solomon	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services brett@solomon-legal.com
Brian Nicholas	on behalf of Creditor Fay Servicing LLC as servicer for Wilmington Savings Fund Society, FSB, as indenture Trustee, for the NRPL Trust 2019-3 Mortgage-backed Notes, Series 2019-3. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Bayview Loan Servicing LLC bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mw-c-law.com
Celine P. DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC ecfmail@mw-c-law.com
Lauren Moyer	on behalf of Creditor Fay Servicing LLC as Servicer for Wilmington Savings Fund Society, FSB, as Owner Trustee, for the NRPL Trust 2019-3 Mortgage-Backed Notes, Series 2019-3 lmoyer@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Maureen Kroll	on behalf of Debtor Susan L. Childers maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 11